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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Group Art Unit: 3624  
Examiner: Patel, Jagdish

OFFICIAL

04/12/04

Customer No.: 27276  
Confirmation No.: 5529  
Serial No.: 09/998,360  
Filed: 11/29/01  
Inventor: Rowan Bosworth-Davies et al.  
Title: Countermeasures For Irregularities In Financial Transaction  
Attorney File No.: TN223

Mail Stop Fee Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT

This is responsive to the official communication of 01/13/04, rejecting various claims comprising all claims 1-65 based variously on sections 102, 112, and 101 of Title 35 of the U.S. Code. Amendment of the claims and reconsideration and allowance are respectfully requested.

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01 FC:1202 35.00 DA

If an extension is required, please consider this a request therefore.  
Please charge any additional fees to Deposit Account No. 19-3790.

The claims are modified responsively and argument is presented in the Remarks section below.